

**Information to identify the case:**

Debtor 1	<u>Aaron S Delancey</u>	Social Security number or ITIN	xxx-xx-9194
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jessica J Delancey</u>	Social Security number or ITIN	xxx-xx-6969
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-70004-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Aaron S Delancey

Jessica J Delancey

8/30/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Aaron S Delancey  
Jessica J Delancey  
Debtors

Case No. 20-70004-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Aug 30, 2024

User: auto  
Form ID: 318

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Aaron S Delancey, Jessica J Delancey, 1007 Rosehill Drive, Altoona, PA 16602-6705
15180644	+ Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15203367	+ DR. ROSEANNE GICHURU, 361 HOSPITAL DRIVE, EVERETT, PA 15537-7022
15810303	+ Honey Motors LLC, 2203 7th Avenue, Altoona, PA 16602-2243
15643139	+ Logan Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15643140	+ Logan Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Aug 31 2024 03:54:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Aug 31 2024 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2024 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Aug 31 2024 03:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: blegal@phfa.org	Aug 31 2024 00:08:00	Pennsylvania Housing Finance Agency-Homeowners Eme, 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 31 2024 00:07:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15180635	+ Email/Text: bncnotifications@pheaa.org	Aug 31 2024 00:07:00	AES/Efs Finance, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180636	+ Email/Text: bncnotifications@pheaa.org	Aug 31 2024 00:07:00	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180638	+ Email/Text: DDREXLER@ARCFU.ORG	Aug 31 2024 00:07:00	ARC Federal Credit Union, 1919 7th Ave., Altoona, PA 16602-2237
15180637	+ Email/Text: pfahey@amaccts.com	Aug 31 2024 00:08:00	American Accounts & Advisers, Attn: Bankruptcy,

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			Po Box 250, Cottage Grove, MN 55016-0250
15180639	+ EDI: CAPITALONE.COM	Aug 31 2024 03:54:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15194531	Email/PDF: bncnotices@becket-lee.com	Aug 31 2024 00:10:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15180641	+ EDI: CITICORP	Aug 31 2024 03:54:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15180642	+ EDI: CKSFINANCIAL.COM	Aug 31 2024 03:54:00	Cks Financial, Attn: Bankruptcy, Po Box 2856, Chesapeake, VA 23327-2856
15180643	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 31 2024 00:08:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15180645	EDI: DISCOVER	Aug 31 2024 03:54:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15182847	EDI: DISCOVER	Aug 31 2024 03:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15225831	Email/Text: ECMCBKNotices@ecmc.org	Aug 31 2024 00:08:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
15180646	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 31 2024 00:07:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180647	+ Email/Text: BKRMailOPS@weltman.com	Aug 31 2024 00:08:00	JB Robinson/Sterling Jewelers, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
15212316	EDI: JEFFERSONCAP.COM	Aug 31 2024 03:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15180640	EDI: JPMORGANCHASE	Aug 31 2024 03:54:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15180648	^ MEBN	Aug 30 2024 23:56:51	KML LAW GROUP PC, STE 5000 - BNY MELLON INDEPENDENCE CTR, 701 MARKET ST, PHILADELPHIA, PA 19106-1538
15180649	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 31 2024 00:07:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15180658	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 31 2024 00:07:00	State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710
15180650	Email/Text: camanagement@mtb.com	Aug 31 2024 00:08:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
15215932	Email/Text: camanagement@mtb.com	Aug 31 2024 00:08:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15201500	+ Email/Text: camanagement@mtb.com	Aug 31 2024 00:08:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
15180651	+ EDI: AGFINANCE.COM	Aug 31 2024 03:54:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15188525	+ Email/Text: bncnotifications@pheaa.org	Aug 31 2024 00:07:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
15180653	+ Email/Text: bncnotifications@pheaa.org	Aug 31 2024 00:07:00	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15180654	EDI: PRA.COM	Aug 31 2024 03:54:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15196112	EDI: PRA.COM	Aug 31 2024 03:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15180652	+ Email/Text: blegal@phfa.org	Aug 31 2024 00:08:00	Pa Housing Finance Agency, 2101 N. Front Street, Harrisburg, PA 17110-1086
15207068	+ Email/Text: BankruptcyEast@firstenergycorp.com	Aug 31 2024 00:07:00	Penelec, 101 Crawford's Corner Rd., Bldg #1,

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			Suite 1-511, Holmdel, NJ 07733-1976
15269690	EDI: PENNDEPTREV	Aug 31 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15269690	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15265942	+ Email/Text: blegal@phfa.org	Aug 31 2024 00:08:00	Pennsylvania Housing Finance Agency-HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
15180656	^ MEBN	Aug 30 2024 23:56:49	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
15180657	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 31 2024 00:08:00	Receivables Management Partners (RMP), Attn: Bankruptcy Dept, Po Box 349, Greensburg, IN 47240-0349
15180659	+ EDI: SYNC	Aug 31 2024 03:54:00	SYNCB/BRMart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15181058	^ MEBN	Aug 30 2024 23:57:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15180660	+ EDI: SYNC	Aug 31 2024 03:54:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15180661	+ EDI: Q3GTBI	Aug 31 2024 03:54:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15207087	Email/Text: BNCnotices@dcmsservices.com	Aug 31 2024 00:07:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15207081	Email/Text: BNCnotices@dcmsservices.com	Aug 31 2024 00:07:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15203337	+ EDI: CKSFINANCIAL.COM	Aug 31 2024 03:54:00	Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856
15180662	+ EDI: CAPITALONE.COM	Aug 31 2024 03:54:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
TOTAL: 48			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	Capital One, N.A., c/o Becket and Lee, LLP, POB 3001, Malvern, PA 19355-0701
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	Logan Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15180655	##+	Premier Rental Purch, 5248 Olde Towne Road, Williamsburg, VA 23188-1986

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2024 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
James R. Wood	on behalf of Creditor Logan Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com
Maria Miksich	on behalf of Creditor M&T Bank mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn B. Cohen	on behalf of Debtor Aaron S Delancey attyshawncohen@proton.me attyshawncohen@proton.me;centralpabk@gmail.com
Shawn B. Cohen	on behalf of Joint Debtor Jessica J Delancey attyshawncohen@proton.me attyshawncohen@proton.me;centralpabk@gmail.com

TOTAL: 9